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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/634,435	08/08/2000	Shiann-Jong Hu	JA999802	4383
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HOFFMAN, WARNICK, D'ALESSANDRO LLC			EXAMINER	
THREE E-COMM SQUARE ALBANY, NY 12207			GARG, YOGESH C	
		•	ART UNIT	PAPER NUMBER
			3625	
			DATE MAILED: 01/30/2003	

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)			
	09/634,435	HU, SHIANN-JONG			
Office Action Summary	Examiner	Art Unit			
	Yogesh C Garg	3625			
The MAILING DATE of this communication appe Period for Reply	ears on the cover sheet with	h the correspondence address -			
A SHORTENED STATUTORY PERIOD FOR REPLY THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.13/ after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply - If NO period for reply is specified above, the maximum statutory period wi - Failure to reply within the set or extended period for reply will, by statute, or - Any reply received by the Office later than three months after the mailing of earned patent term adjustment. See 37 CFR 1.704(b).	6(a). In no event, however, may a rep within the statutory minimum of thirty ill apply and will expire SIX (6) MONTI cause the application to become ABA date of this communication, even if tin	oly be timely filed (30) days will be considered timely. HS from the mailing date of this communication. NDONED (35 U.S.C. § 133). nely filed, may reduce any			
Status 1) Pacparcing to communication (c) filed on 15 M	lovember 2002	se paper as			
1)区 Responsive to communication(s) filed on <u>15 N</u> 2a)区 This action is FINAL . 2b) This	s action is non-final.	See Paper 20 8/13/03 Jan			
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.					
Disposition of Claims					
4)⊠ Claim(s) <u>19-38</u> is/are pending in the application	າ.				
4a) Of the above claim(s) is/are withdrawn from consideration.					
5) Claim(s) is/are allowed.					
6) Claim(s) is/are rejected.					
7)⊠ Claim(s) <u>19-38</u> is/are objected to.					
8) Claim(s) are subject to restriction and/or Application Papers	election requirement.				
9) The specification is objected to by the Examiner.					
10) The drawing(s) filed on is/are: a) accept	ted or b) objected to by the	e Examiner.			
	·drawing(s)·be held in·abeyar	nce:See-37 CFR-1:85(a):			
11) The proposed drawing correction filed on	is: a) ☐ approved b) ☐ dis	sapproved by the Examiner.			
If approved, corrected drawings are required in repl	y to this Office action.				
12)☐ The oath or declaration is objected to by the Exa	miner.				
Priority under 35 U.S.C. §§ 119 and 120					
13) Acknowledgment is made of a claim for foreign	priority under 35 U.S.C. §	119(a)-(d) or (f).			
a) ☐ All b) ☐ Some * c) ☐ None of:					
1. Certified copies of the priority documents	have been received.				
2. Certified copies of the priority documents have been received in Application No					
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 					
<u> </u>	•				
14) Acknowledgment is made of a claim for domestic	•				
 a) ☐ The translation of the foreign language prov 15)☐ Acknowledgment is made of a claim for domestic 	~ ~				
Attachment(s)		•			
 Notice of References Cited (PTO-892) Notice of Draftsperson's Patent Drawing Review (PTO-948) Information Disclosure Statement(s) (PTO-1449) Paper No(s) 	5) Notice of Inf	ummary (PTO-413) Paper No(s) formal Patent Application (PTO-152)			
S. Patent and Trademark Office PTO-326 (Rev. 04-01) Office Act	ion Summary	Part of Paper No. 18			

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DETAILED ACTION

Response to Amendment

1. Amendment C, paper number 17, received on 11/15/2002 is acknowledged and entered.

Claims 19 and 32 are amended. Currently claims 19-38 are pending for examination.

Response to Arguments

2. Applicant's arguments filed with respect to "A The Main Module" regarding claims 19 and 32 on 11/15/2002 have been fully considered but they are not persuasive. Applicant argues that Zeanah does not teach " a main module for initiating an application transaction based on a banking transaction ". The examiner does not agree. Zeanah discloses " a main module for initiating an application transaction based on a banking transaction ". The session controller component 131 in Zeanah corresponds to the main module; see FIG. 2. Zeanah teaches that applications for the "delivery system 12" can be written in any language which supports the object model; an application is a set of components that does specific business functions, such as cash withdrawal and may comprise several components; different components may be implemented in different languages and as an example, Visual Basics, C++ and Java may be used in implementing the components of the delivery system, see col.28, line 41-col.29, line 19. Zeanah's delivery system 12 comprises a session services set 130 which includes a session controller component 131 and this session controller component 131 manages all the sessions in the delivery system 12 and initiates application transactions based upon a banking transaction, see col.18, line 39-col. 20, line 27. Since Zeanah discloses the use of C++

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language the following factors would be inherent: programs written in C++ language invoke the main module first, which then calls the other application programs. C++ programming is object oriented creating objects from classes. C++ software is packaged in classes such that the classes are the components of the software system. These classes can be reused again and again. Each class contains data as well as the set of functions that manipulate the data.

The rest of the applicant's arguments filed with respect to claims 19-38 on 11/15/2002 have been fully considered but they are moot in view of new grounds of rejection.

This is a non-final rejection.

Claim Rejections - 35 USC § 101

3. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 19-31 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. Claim 9 recites a system comprising of a business platform which includes a set of application transactions, a main module, a message formatter, a set of knowledge blocks, a set of system processing functions, and an interface which all denote to a software i.e. a Functional Descriptive Material

■per se is not statutory. C.f. In re Wamerdam, disembodied data structure claim.

■In combination with a computer readable medium so as to be capable of producing a useful, concrete and tangible result when used in a computer system is statutory i.e., a set of instructions in combination with a computer system. C.f. In re Wamerdam - data

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structure stored in a computer memory, and In re Lowery, 32 USPQ2d 1031 (Fed. Cir. 1994) - data structure in a computer readable medium.

Translation: A claim to a computer readable medium encoded with functional descriptive material that can function with a computer to effect a practical application that results in a useful, concrete an tangible result (i.e. running an assembly line or executing a stock transaction) satisfies Section 101. See U.S. Patent 5,710,578 to Beauregard et al. Since claims 20-31 are dependencies of claim 19, they will inherit the same deficiency of the claim 19 and are therefore rejected. The examiner suggests that by deleting "a business platform for receiving messages and processing the banking transactions" in lines 4-5 of claim 19 and instead inserting — a business platform, stored on a computer readable medium, for receiving messages and processing the banking transactions—the claimed invention will be considered statutory. For art rejection claim 9 has been considered with the suggested change.

Claim Rejections - 35 USC § 112

- 4. The following is a quotation of the second paragraph of 35 U.S.C. 112:
 The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.
- 5. Claims 32-37 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The phrase "each computer" in the last line of the claim 32 renders the limitation " a set of system processing functions.....between the business platform and each computer " unclear and indefinite. Considering the context as narrated in the specification of the application the examiner has assumed the phrase "each computer" to denote the user terminals. It is suggested to amend the claim

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appropriately. For further art rejection "each of the user terminals" has been considered in place of each computer.

Claim Rejections - 35 USC § 103

- 6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 7. Claims 19-20, 22, 24-31, and 32-37 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah, and further in view of Freund (US Patent 5,095,421).

With regards to claims 19-20, 24-25, 28, 32 and 35, Zeanah teaches a system for developing a processing banking transactions system comprising a plurality of terminals for generating messages, wherein each message requests a banking transaction (col.5, line 41-col.6, line 10, "... The invention is described with reference to a system 10 for use by the bank....system 10 includes a delivery system 12 for providing financial services to a variety of remote devices....", and col.6, line 58-col.7, line 8, ".. The touch point interface services set 40 provides an interface....includes a touch point interface component 41......is responsible for managing the link/session level protocols with remote device....notifies the session services set 130 to start a new session on initial contact from a remote device......also encodes messages in the interface protocol, sends messages to the touch point services set 50...". Note: In Zeanah

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remote devices and delivery system correspond to a plurality of terminals and banking platform respectively, in the application):

a business platform, stored on at least one computer, including:

a set of application transactions, wherein each application transaction can process a unique banking transaction (see at least col.28, line 41-col.29, line 19, " A component in the delivery system 12..... An application..... is a set of components that does a specific business function, such as cash withdrawal").

a main module for initiating an application transaction based on a banking transaction (The session controller component 131 in Zeanah corresponds to the main module; see FIG. 2. Zeanah teaches that applications for the "delivery system 12" can be written in any language which supports the object model; an application is a set of components that does specific business functions, such as cash withdrawal and may comprise several components; different components may be implemented in different languages and as an example, Visual Basics, C++ and Java may be used in implementing the components of the delivery system, see col.28, line 41-col.29, line 19. Zeanah's delivery system 12 comprises a session services set 130 which includes a session controller component 131 and this session controller component 131 manages all the sessions in the delivery system 12 and initiates application transactions based upon a banking transaction, see col.18, line 39-col. 20, line 27. The customer regardless of a particular remote device accesses the delivery system 12 though the touch point and display component 31 which notifies the session controller component 131 and thereafter the session controller component 131 instantiates various components based upon a banking transaction, see, col.4, lines 14-34. Since Zeanah discloses the use of C++ language the following factors would be inherent: programs written in C++ language invoke the main module first, which then calls the other application programs. C++ programming is object oriented creating objects from

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classes. C++ software is packaged in classes such that the classes are the components of the software system. These classes can be reused again and again. Each class contains data as well as the set of functions that manipulate the data.).

a message formatter module for providing data on a banking transaction based on a message requesting the banking transaction and the formatter interfaces with a transaction definition table that defines the input fields for each banking application and stores converted data into a transaction field table (col.24, line 53-col.26, line 29, ".....The vehicle for import and export preferably is ELF formatted messages that can be defined in an AGS data dictionary and received and sent by AGS applications. These messages may be defined to be composed by the persistent global variables and tables that comprise the necessary context such that no data manipulation is required in AGS after receipt of the import message...The level one application receives the message and updates session context and persistent global memory...........Using the transaction type code,....applicable state code received in the context data....level to application creates and sends the exit message to invoke level three application appropriate to the transaction type....);

a database interface module for providing a platform independent interface between the main module and at least one database ((abstract, "...The system and method provide state-of-the art interfaces with interface components and support legacy applications with legacy app bridge components ". In Zeanah " Bank's internal computer system and bank's books" are banking databases. See col.1, lines 42-45, "..Banks developed internal computer systems ...staff terminals.......bank tellers could access the books of the bank when they were entering, customer transactions.....". Zeanah discloses that acquirer component 114, which is called by the session component [the main module] can access any of the databases, see col.28, lines 20-24. It will be understood that in order to communicate with whatever database a database

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independent interface module will be inherent in the system and interdependent interface modules were already known and being in use at the time of the invention, see Goldberg et al. (US Patent 6,076,0902, [see at least abstract, col.2, lines 9-23, FIG.4, FIG.6, col.5, line 34-col.7, line 17]. This patent reference is quoted to demonstrate that the concept of independent interface modules to access one or more databases was already known.).

an external interface module for providing a platform independent interface between the main module and the terminals (col.3, line 51-col.4, line 13, "...Thus, the system provides a single base for interfacing with all types of remote devices ", col.4, lines 1-13, "...In generating graphic interfaces, the system and method preferably separate content from format to accommodate variations in the remote devices....the system and method can provide state of the art user interfaces.......custom-design a user interface", col.6, line 58-col.7, line 60, "...and The touch point interface services set 40 provides an interface.....includes a touch point interface component 41.......The presentation manager component 52 also encodes the resulting page in the device specific format for the particular remote device.....component 51 ", col.29, lines 22-35. Note: devices corresponds to terminals.);

a file interface module for providing a platform independent interface
between the main module and a file system of the at least one computer based on the set of
definition files wherein each file defines a set of properties for a file (abstract, "...The system and
method provide state-of-the art interfaces with interface components and support legacy
applications with legacy app bridge components ", col.23, line 40-col.24, line 3, "...A fundamental
advantage of the delivery system 12 is the independence of one mini-app dialog component 83
from another......The mini-app dialog component 83 also includes a rule file.....rule engine
file....rule database file....language file....template file....". It is understood that in order to
access the different files a file interface would be existing and independent interface modules

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were already known and being in use at the time of the invention, see Marsh et al. (US Patent 5,930,831, [see at least abstract, col.1, lines 25-30, FIGS 4-10,]. This patent reference is quoted to demonstrate that the concept of interdependent interface modules to access one or more file systems based on the set of file definition files was already known.).

A set of knowledge blocks, wherein each knowledge block can perform a unique banking operation, wherein at least one application transaction uses at least one knowledge block to process the unique banking transaction and a set of common functions, wherein each common function performs a unique business function, and wherein at least one knowledge block uses at least one common function to implement the unique banking operation (Note: Both Knowledge blocks and common functions are software codes such that an application calls a knowledge block code to implement a banking transaction and the knowledge block calls a common function code to implement a banking operation. So does Zeanah teach, see col.28, line 41-col.29, 19. Zeanah discloses that application is a set of components which correspond to knowledge blocks or objects and objects, as inherent in C++ programming contain a set of functions.

a set of system processing functions for providing a platform independent interface between the business platform and a server/user terminals (col.3, lines 51-col.4, line 65, "...Through the remote device, a customer or employee of a financial institution can select a mini-app dialog component to perform a function......the mini-app dialog component collects information...and instantiates a transaction executor component to carry out the function......", col.5, line 61-col.6, line 10, "...The delivery system 12.......deliver financial services ...personal computer 18...through an application server.......", col.6, lines 39-col.7, line 8, "...The touch point and display component 31 is responsible for managing the link/session level protocols with

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an application server.......For Internet sessionscomprises a web server which handles the protocols such as TCP/IP, HTPPS, and less preferably, FTP'., col.29, lines 22-35); and

an interface that allows user to add each of new application transaction and a new knowledge book (col.28, lines 49-col.29, line 5, ".....The IDE should also support a tool " plug-in" capability to allow tools to be added....test tools....software distribution tools.....middleware......". Note: Knowledge Block, as analyzed above is a software code. Zeanah discloses adding new application and other software programs).

Zeanah does not disclose to undo the unique banking operation. However, the concept and benefits of using undo operation in software modules is old and well known. Freund teaches to undo the unique banking operation (see at least, FIG.5, FIG.6, Step 14, col.1, line 51-col.2, line 26, "...This service uses the log information to restore the results of any successful [committed] transactions and to eliminate the effects of any unsuccessful [aborted] transactions ", col.6, line 24-col.7, line 11, "...Further, operational information which reflects the actions required to redo and undo the operation performed in a transaction......."). In view of Freund, it would have been obvious to a person of an ordinary skill in the art at the time of the invention to include the undo feature in Zeanah. Doing so will enable the delivery system 12 in Zeanah to totally disregard the unsuccessful transactions-due to computer (s) failure, or for any other reason-and to guarantee that the results of only wholly completed transactions are permanent (committed), as explicitly stated in Freund (see at least, col.1, lines 29-36).

With regards to claim 22, Zeannah/Freund further discloses accounting application servers, wherein each accounting application server processes an accounting entry, and wherein at least one application transaction generates at least one accounting entry (col.12, line 8, "account component 115", col.17, lines 19-35, "...The account component 115 supports

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query of account information and supports update of account information....". Also see col.5, line 64-col.6, line 10, "....or through an application server,....home services delivery system (HSDS),..disclosed in US Pat. No. 5,485,370....is hereby incorporated by reference....".)

With regards to claims 26-27, and 33-34, functions of batch processing of banking transactions and reporting to other banks and consumers are inherent in banking. To support the inherency of these functions in banking please refer to US Patent 6,122,625 (col.34, lines 37-45, "an Issuing Bank 1 may record the details of transactions being performed during the course of the day for later batch processing ", and col.35, lines 23-33, "...It is contemplated that all issuing banks 1 will provide a report reflecting their position at the end of a specified period...") enclosed with this Office Action.

With regards to claims 29 and 36, Zeannah/Freund further discloses that each terminal is selected from a group consisting of: an automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer (col.3, lines 60-67, "... The remote device may comprise any type of device, such as a personal computer, screen phone, ATMinternal staff terminal.....system provides a single base for interfacing with all types of remote devices". Note: a point-of-sale-terminal is covered under "all types of remote devices" in Zeannah.).

With regards to claim 30, Zeannah/Freund also discloses including a testing driver for simulating a terminal (col.9, lines 35-36, " and a test-manager component 78", and col.11, lines 12-26)

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With regards to claims 31 and 37, Zeannah/Freund also discloses that each business transaction is selected from a group consisting of "a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, accounting, electronic remittance, and clearance (col.14, lines 43-54, ". The transaction services set 90.... needed to accomplish particular business functions...Some examplesare withdrawal component, deposit component, transfer component, transaction journal component, get payee list component, update payee list component, and make a payment component...", col.16, lines 5-13, "..The customer ID component 111 has card information, if a card was used, including the type of card, such as ATM, credit card, Smart Card and tracks present ...data...deposit only flag.....links to account list..", col.17, lines 19-35, ".. The account component 115 contains information and can answer any questions about a particular account.....The individual accounts may be customer owned or payee accounts that can be target of a transfer or bill payment..", also col.2, lines 31-30-37. Note: As stated, this list of applications is an example and the applications like loan, settlement, and clearance would be inherent part of banking applications. Zeanah explicitly discloses that financial services are delivered to remote devices including ATM, PDA...(col.3, lines 51-67) and that would include electronic remittances).

8. Claims 21, 23 and 38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Zeanah/Freund, and further in view of Korth et al. (Text Book, "Database system concepts "McGraw-Hill, Inc., New York, Copyright © 1991, 1986).

With regards to claim 21, Zeanah/Freund teaches a system for developing a processing banking transactions system comprising a plurality of terminals for generating messages,

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wherein each message requests a banking transaction as disclosed in claim 19 and analyzed above. Zeanah/Freund further discloses the use of databases. In Zeanah/Freund "Bank's internal computer system and bank's books" are banking databases, see Zeanah col.1, lines 42-45, "...Banks developed internal computer systems ...staff terminals.......bank tellers could access the books of the bank when they were entering, customer transactions.....". US Patent 5,485,370 is incorporated by reference in Zeanah/Freund, col.6, line 65-col.6, line 1. See Pat' 370, col.7, lines 20-34, and FIG.1,". A plurality offinancial service computer systems 20 (ad) are themselves .. host computers running database access systems ".) One of Zeanah/Freund's objects of invention is that external platforms should be able to access the bank's databases through a common Interface-see Zeanah, col.2, line 58-col.3, line 48, see specially col.3, lines 39-42, "..... Thus a need exists for a computer system or method that has aoffers access to various remote devices.....expansion of access to new types of devices..". Zeanah/Freund further discloses the common interface to access banking databases (see at least Zeanah FIG.1-element 41, col.4, lines 28-34, "...To coordinate communications.....a touch point interface component routesand an external service provider...", and col.6, line 58-col.7, line 8). Zeanah/Freund further discloses the use of search engine in accessing the databases (see at least Zeanah, col.12, lines 43-53, ".. The navigation shell components 82include a search engine of natural language searching capabilities..").

Though Zeanah/Freund discloses a data dictionary (see at least Zeanah, col.25, lines 13-15), does not show defining data requirements and a generator that can automatically generate a data layout based on the data dictionary, wherein the data layout is used by the business platform. However, elements like data dictionary and use of data dictionary to generate layouts for retrieving data from a database are common practices followed in database management systems.

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Korth teaches a data dictionary that defines data requirements and a generator that can automatically generate a data layout based on the data dictionary; wherein the data layout is used for retrieving required data (at least see pages 1-12, 15, 17, 216 and 235-236. note: Korth has used Banks data base access systems as examples in the book). In view of Korth, it would have been obvious to a person of an ordinary skill in the art at the time of the invention, in Zeanah/Freund's Bank's computer systems, to use data dictionary in a database scheme and to generate automatically a data layout based on the data dictionary to be used by a business platform in Zeanah/Freund. Dong so would enable database management system in the "Bank's computer systems in Zeanah/Freund " to define a set of definitions for the database scheme and store this metadata about the structure of the database and authorization information in a tabular form to be consulted before reading or modifying actual data, as suggested by Korth (at least see page 12, under the head, " 1.6 Data Definition Language ", pages 15, 17, 216 and 235-236).

With regards to claim 23, Zeanah/Freund teaches Zeanah teaches a system for developing a processing banking transactions system comprising a plurality of terminals for generating messages, wherein each message requests a banking transaction as disclosed in claim 19 and analyzed above. Zeanah/Freund further discloses the use of databases. In Zeanah/Freund, "Bank's internal computer system and bank's books" are banking databases, (see at least Zeanah, col.1, lines 42-45, "...Banks developed internal computer systems ...staff terminals.......bank tellers could access the books of the bank when they were entering, customer transactions.....". US Patent 5,485,370 is incorporated by reference in Zeanah, col.6, line 65-col.6, line 1. See Pat' 370, col.7, lines 20-34, and FIG.1,". A plurality offinancial

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service computer systems 20 (a-d)....are themselves..host computers running database access systems ".) and as analyzed in claim 21.

Zeanah/Freund does not disclose a set of skeletons, wherein each skeleton includes common processing logic for implementing a desired function, and wherein the interface allows a user to modify each skeleton. However, elements like skeletons and skeleton tables and use of them were common practices in QBE data manipulation language and the database systems and are still being used by IBM's Query Management Facility (see Korth, page 121, "4.2 Query-by-Example...4.2.1 Basic Structure......Queries in QBE are expressed using skeleton tables.....).

Korth discloses a set of skeletons, wherein each skeleton includes common processing logic for implementing a desired function, and wherein the interface allows a user to modify each skeleton (at least see pages 121-134 under the head, "4.2 Query-by-Example....4.2.1 Basic Structure....4.2.8 Modifying the Database...". Note: Korth has used Banks data base access systems as examples in the book). In view of Korth, it would have been obvious to a person of an ordinary skill in the art at the time of the invention, in Zeanah/Freund's Bank's computer systems, to use a set of skeletons, wherein each skeleton includes common processing logic for implementing a desired function, and wherein the interface allows a user to modify each skeleton. Dong so would help to avoid cluttering the display with all skeletons and instead use those skeletons needed for a given query and fill them, as suggested by Korth (at least see page 121, under the head, "4.2.1 Basic Structure").

With regards to claim 38, limitations are written in function method with parallel limitations to those in claims 19-31 and are therefore rejected by the same rationale.

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Conclusion

8. The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure.

(i) US Patents 5,437,026 to Borman et al., 5,452,430 to Dievendorff et al. and 5,933,593

to Arun et al. teach to undo a banking transaction.

(ii) US Patent 6,289,320 to Drummond et al. discloses an automated bank system and

an apparatus to provide a user with familiar interface from his home institution at banking

machines operated by other institutions.

(iii) US Patent 4,727,243 to Savar discloses a financial transaction system allowing a

plurality of terminals to access a plurality of databases.

Any inquiry concerning this communication or earlier communications from the examiner

should be directed to Yogesh C Garg whose telephone number is 703-306-0252. The examiner

can normally be reached on M-F (8:30-4:00).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Wynn W Coggins can be reached on 703-308-1344. The fax phone numbers for the

organization where this application or proceeding is assigned are 703-305-7687 for regular

communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the receptionist whose telephone number is 703-308-1113.

Yogesh C Garg Examiner

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YCG

January 24, 2003

WYWW W. COGGINS

SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600